

**INDEPENDENT
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**Testimony of the Independent Insurance Agents of Connecticut
to the Insurance And Real Estate Committee
on House Bill 5248
An Act Concerning Certificates of Insurance for
Property and Casualty Insurance Coverage**

Senator Crisco, Representative Megna and members of the Insurance and Real Estate Committee, my name is Warren Ruppar and I am President of the Independent Insurance Agents of Connecticut. The Independent Insurance Agents of Connecticut is a trade association which has been located in Connecticut and has represented independent agents for 115 years. IIAC currently represents more than 400 member agencies and their associates as well as their 3600-plus employees. I come to you today to speak on House Bill 5248.

On November 9, 2010, Connecticut's Insurance Commissioner Thomas Sullivan issued Bulletin S-14 which addressed the issue of the use of a certificate of insurance. This was the result of meetings with the Commissioner and his staff and members of the Independent Insurance Agents of Connecticut (IIAC) to address the issue of the proper use of certificates of insurance. The major problem that was discussed with the regulators by IIAC at that time was that numerous businesses and municipalities were requiring producers to include information on a certificate that was not included in the insurance coverage that was purchased and in place. Bulletin S-14 was developed by Commissioner Sullivan and his staff to correct this unacceptable business practice and to inform insurance consumers of the purpose of a certificate of insurance. The information in Bulletin S-14 noted that "certificates cannot be used to amend, expand or alter the terms of the underlying insurance policy." Since that time, IIAC has met with the producer community, municipalities, and businesses to review the content of the Insurance Department Bulletin S-14 and the correct use of an approved certificate of insurance. Bulletin S-14 has proven to be a useful tool for the producer community to educate their customers on the purpose and the use of a certificate of insurance.

House Bill 5248 addresses the same issues as Bulletin S-14. We support the efforts of the committee in bringing the intent, language and purpose of Bulletin S-14 to statutory language if approved by this committee.